

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Phillip Samuel Falck)
)) Case No. 23-20952 GLT
))
)) Chapter 13
))
Debtor(s).)
X Related to Docket No. 25

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- a motion to dismiss case or certificate of default requesting dismissal
- ⌘ a plan modification sought by: Phillip Samuel Falck
- a motion to lift stay
as to creditor _____
- ⌘ Other: The plan is being modified to provide for the filed Notice of Postpetition Mortgage Fees, Expenses, and Charges of PNC Bank National Association. The claim was not provided for in the confirmed plan.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ⌘ Chapter 13 Plan dated May 2, 2023
Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- x Debtor(s) Plan payments shall be changed from \$ 2,579 to \$ 2,589 per Month, effective December 2023; and/or the Plan term shall be

changed from months to months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ✱ Other: The Notice of Postpetition Mortgage Fees, Expenses, and Charges filed on 8/4/2023 by PNC Bank National Association shall govern as to amount.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 7th Day of November, 2023

Dated: November 7, 2023



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

/s/ Scott R. Lowden

Scott R. Lowden - Counsel to Debtor
PA ID 72116
100 Heathmore Avenue
Pittsburgh, PA 15227
(412) 292-4254
lowdenscott@gmail.com

Stipulated by:

/s/ James Warmbrodt

James Warmbrodt, Esq.
Counsel to Chapter 13 Trustee
600 Grant Street
Suite 3250 US Steel Tower
Pittsburgh, PA 15219

Stipulated by:

cc: All Parties in Interest to be served by Clerk

In re:
Phillip Samuel Falck
Debtor

Case No. 23-20952-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 07, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2023:

Recip ID	Recipient Name and Address
db	+ Phillip Samuel Falck, 115 Orchard Street, Mc Donald, PA 15057-1029
15597072	+ BBVA / PNC, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233-2017
15597078	+ Fort Cherry Ambulance, 8200 Noblestown Road, Mc Donald, PA 15057-2218
15597079	+ Greater Washington Radiologist, P.O. Box 371863, Pittsburgh, PA 15250-7863
15597081	Interventional Radiology Specialists, P.O. Box 371863, Pittsburgh, PA 15250-7863
15597082	+ Keystone Anesthesia Consultants, P.O. Box 644624, Pittsburgh, PA 15264-4624
15597085	++ REGIONAL CARDIAC ARRHYTHMIA INC ATTN STACY LYONS, PO BOX 645532, PITTSBURGH PA 15264-5253 address filed with court., Regional Cardiac Arrhythmia, Inc., P.O. Box 645532, Pittsburgh, PA 15264
15597088	+ WHS Cardiovascular Care, P.O. Box 855, Washington, PA 15301-0855
15597089	+ WHS Pulmonary & Thoracic Surgery, P.O. Box 855, Washington, PA 15301-0855

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15612602	Email/Text: bnc-quantum@quantum3group.com	Nov 08 2023 00:28:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15597074	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 00:32:26	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15597075	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 08 2023 00:27:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15597083	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 00:32:15	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15602391	+ Email/Text: mrdiscen@discover.com	Nov 08 2023 00:27:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
15597076	+ Email/Text: mrdiscen@discover.com	Nov 08 2023 00:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15598907	Email/Text: collecadminbankruptcy@fnni.com	Nov 08 2023 00:27:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
15597077	Email/Text: collecadminbankruptcy@fnni.com	Nov 08 2023 00:27:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15597080	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 08 2023 00:27:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
15610946	Email/PDF: resurgentbknofications@resurgent.com	Nov 08 2023 00:32:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15618284	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 00:27:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15618071	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 00:27:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101

District/off: 0315-2

User: auto

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Date Rcvd: Nov 07, 2023

Form ID: pdf900

Total Noticed: 26

15597084	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 00:27:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15597073	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 00:27:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15615498	Email/Text: bnc-quantum@quantum3group.com	Nov 08 2023 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15597086	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 00:32:15	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15597087	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 08 2023 00:32:05	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Phillip Samuel Falck ricelaw1@verizon.net lowdenscott@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Phillip Samuel Falck lowdenscott@gmail.com

TOTAL: 5